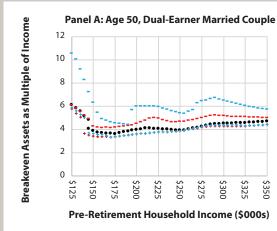
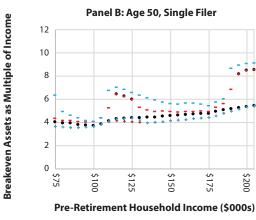
Figure 3: Breakeven Asset Levels for Different Beneficiary Assumptions



- Baseline (2 Beneficiaries With Same Income)
- 1 Beneficiary With 50% Lower Income
- 1 Beneficiary With 50% Higher Income
- 4 Beneficiaries With 50% Lower Income
- 4 Beneficiaries With 50% Higher Income



- - Baseline (2 Beneficiaries With Same Income)
 - 1 Beneficiary With 50% Lower Income
 - + 1 Beneficiary With 50% Higher Income
 - 4 Beneficiaries With 50% Lower Income
 - + 4 Beneficiaries With 50% Higher Income

Note: Breakeven represents the level of starting assets where pretax and Roth generate equal results.